

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Chang-Yeop Hwang

Group No.: 3694

Serial No.: 10/575,636

Conf. No.: 4649

Filed: April 13, 2006

Examiner: Barbara J. Amelunxen

For: Method For Approving Electronic Payment  
Using The Short Message Service  
Including URL Call Back And System For  
Implementing The Same

Attorney  
Docket No.: 2443-97176

**AMENDMENT AND REPLY**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-0001

Dear Sir:

In response to the Office Action mailed October 9, 2008, please amend the application as follows: